



July 2026

## Appendix XXXII : Local Clearing Code

To ensure correct routing of payments through domestic clearing systems, a clearing code is required for certain currencies when sent to the local country (Ex : sending USD to the US).

Local clearing codes must adhere to a specific structure in both MT (MT101/MT103) and MX (pain.001/pacs.008) formats. In MX, a specific code must be used in the <ClrSysId><Cd> field, and the bank's alphanumeric ID must be included in the <ClrSysId><Mmbld> field.

Below is a summary table outlining the countries concerned, the codes used in MT, the codes to be used in MX, and examples for illustration purposes.

| Country code and currency | Name of local clearing code                          | Code in MT | Example in MT (field 57) | Code in MX | Example in MX (tag <FinInstnId>)                                                                                                              |
|---------------------------|------------------------------------------------------|------------|--------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| AU / AUD                  | Australian Bank State Branch (BSB) Code              | AU         | AU 123456                | AUBSB      | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> AUBSB<br></Cd></ClrSysId><br><Mmbld> 123456<br></Mmbld><br></ClrSysMmbld><br></FinInstnId>    |
| CA / CAD                  | Canadian Payments Association Payment Routing Number | CC         | CC 123456789             | CACPA      | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> CACPA<br></Cd></ClrSysId><br><Mmbld> 123456789<br></Mmbld><br></ClrSysMmbld><br></FinInstnId> |

|          |                                           |    |                   |       |                                                                                                                                                 |
|----------|-------------------------------------------|----|-------------------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| GB / GBP | UK Domestic<br>Sort Code                  | SC | SC 123456         | GBDSC | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> GBDSC<br></Cd></ClrSysId><br><Mmbld> 123456<br></Mmbld><br></ClrSysMmbld><br></FinInstnId>      |
| IN / INR | Indian Financial<br>System Code<br>(IFSC) | IN | IN<br>ABCD5678912 |       | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> INFSC<br></Cd></ClrSysId><br><Mmbld> ABCD5678912<br></Mmbld><br></ClrSysMmbld><br></FinInstnId> |
| RU / RUB | Russian<br>Clearing Bank<br>Code / BIK    | RU | RU 123456789      | RUCBC | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> RUCBC<br></Cd></ClrSysId><br><Mmbld> 123456789<br></Mmbld><br></ClrSysMmbld><br></FinInstnId>   |
| US / USD | Fedwire / ABA<br>routing code             | FW | FW<br>123456789   | USABA | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> USABA<br></Cd></ClrSysId><br><Mmbld> 123456789<br></Mmbld><br></ClrSysMmbld><br></FinInstnId>   |
| ZA / ZAR | South Africa<br>local clearing<br>code    | ZA | ZA 123456         | ZANCC | <FinInstnId><br><ClrSysMmbld><br><ClrSysId><Cd> ZANCC<br></Cd></ClrSysId><br><Mmbld> 123456<br></Mmbld><br></ClrSysMmbld><br></FinInstnId>      |